

APPLICATION No.
09/665,574

FILING DATE
September 18, 2000

**GROUP
2161**

**SECOND INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

NOV 20 2002

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
ME	Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com ; October 2000.
ME	GE Capital Financial, Inc.: "GE Pre-Authorization System," www.ge.com/capital/cardservices/corpcard/3pcard4.htm .

**Examiner
Signature**

Chris Buchanan

Date Considered

8/12/03

EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. **SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.

Michael Cuff

9/22/06

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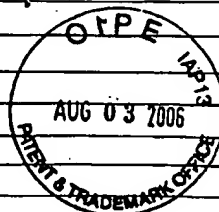
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 2 of 2

Application Number	09/665,574
Filing Date	September 18, 2000
First Named Inventor	Daniel Ian Flitcroft et al.
Examiner Name	MICHAEL A. CUFF
Attorney Docket No.	1032668-000026



NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
24 ME	Yamada, "Security Dynamics Plans to Launch Reseller Program," Computer Reseller News, August 19, 1996, No. 697, p. 65.
24	Davis, "Vendors Put New Spin on Security Wares," Communications Week, March 27, 1995, No. 549, p. 5.
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5	"Security Dynamics Announces ACE/Client for NT/RAS," Business Wire, March 27, 1995.
21	"Security Dynamics Expands Level of User Authentication for Internet Security," Business Wire, March 27, 1995.
7	"ENIGMA LOGIC: Enigma Logic Introduces SafeWord SoftToken," Business Editors & Computer Writers June 1, 1994.
6	Brown, "TGV Launches Token-Based Security Ware," Communications Weeks, October 31, 1994, No. 529, p. 4.
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8, 17, 18	Lamond, Credit Card Transaction Real World and Online, 1996, http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm .
16	Wiggins, "Putting Risk in Perspective," http://www.webreference.com/outlook/column3/page4.html , 1997.
15	Crotch-Harvey, "Electronic Money and the Law - The Implications," http://www.smartcard.co.uk/articles/electronicmoney.html .
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13	V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy," http://www.shipwright.com/rants/rant_15.html , 4 September 1996.
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	NetChex: "NetChex Offers Secure Checking to the Web," http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html, January 1995. Same as 4 below
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26 ME	GE Capitol Financial, Inc., "Corporate E-Card and E-Commerce Glossary," http://www.ge.com/capital/cardservices/corpcard/5news5.html .
11 ME	"NetChex - a short brief," http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html , 1997.
28 ME	"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web," http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html , 1995.

Examiner Signature	<i>Michael Cuff</i>	Date Considered	9/22/06
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